

Information to identify the case:

Debtor 1 Samantha Marie Gaffey
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **17-22760-CMB**

Social Security number or ITIN **xxx-xx-0452**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Samantha Marie Gaffey
fka Samantha Marie Roberts

10/19/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Samantha Marie Gaffey
Debtor(s)

Case No. 17-22760-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 19, 2020

User: dpas
Form ID: 3180W

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Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2020:

Recip ID	Recipient Name and Address
db	+ Samantha Marie Gaffey, 824 Narrows Road, East Millsboro, PA 15433-1257
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14654500	+ Alltranfinancial Fka Unitedrec, 5800 N Course Dr, Houston TX 77072-1613
14654503	+ Asset Recovery Solutions, 2200 E Devon Ave, Des Plaines IL 60018-4501
14654504	+ Asst Recovery Solutions, 2200 E Devon Sve Ste 200d, Des Plaines IL 60018
14654505	+ Atlantic Credit Finance, 2727 Franklin Road, Roanoke VA 24014-1011
14654513	+ Carol Wright/dr Leonard/dm Ser, 100 Nixon Ln, Edison NJ 08837-3804
14654524	+ Ecs/ Credit Basics, 535 Anton Blvd Ste 100, Costa Mesa CA 92626-7199
14654525	+ Ecs/right Offer Marketplace, 475 Anton Blvd, Costa Mesa CA 92626-7037
14654531	+ Fiservcheckfree Corp, 6000 Perimeter Dr, Dublin OH 43017-3233
14912270	+ Freedom Mortgage Corporation, 10500 Kincaid Blvd, Fishers, IN 46037-9764
14654537	+ Lending Club Corporation, 21 Stevenson St Ste 300, San Francisco CA 94105-2706
14654538	+ Loancare Servicing Center, 3637 Sentara Way, Virginia Beach VA 23452-4262
14654542	+ Midland Funding Llc, Daniel J Santucci, 1333 Race St, Philadelphia PA 19107-1556
14654541	+ Midland Funding Llc, 1 International Plaza 5th Floor, Philadelphia PA 19113-1510
14654543	+ Northland Group, Inc, 7831 Glen Roy Road, Edina MN 55439-3133
14654544	+ Northstar Prim Cred Crds, 4285 Genesee Street, Creektownaga NY 14225-1943
14724082	+ Stearns Lending, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14654561	+ Tu Interactivecap 1, 100 Cross St, Ste 202, San Luis Obisp CA 93401-7570
14656239	+ Velocity Investments, LLC, c/o Machol and Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558
14654564	+ Webcollex Llc, 505 Independence Parkway, Chesapeake VA 23320-5178

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2020 02:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2020 02:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Oct 20 2020 02:02:00	Synchrony, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14654499	Email/Text: mtamsett@adminrecovery.com	Oct 20 2020 02:02:00	Admin Recovery LLc, 9159 Main St, Clarence NY 14031
14654501	+ EDI: ARSN.COM	Oct 20 2020 04:33:00	Ars National, 201 West Grand, Escondido CA 92025-2603

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14654502	+ EDI: ARSN.COM	Oct 20 2020 04:33:00	Ars National Services, PO Box 463023, Escondido CA 92046-3023
14654506	EDI: TSYS2.COM	Oct 20 2020 04:33:00	Barclays Bank Delaware, PO Box 8803, Wilmington DE 19899-8803
14654507	EDI: CITICORP.COM	Oct 20 2020 04:33:00	Best Buy/cbna, PO Box 6497, Sioux Falls SD 57117-6497
14654508	+ EDI: RMSC.COM	Oct 20 2020 04:33:00	Bill Me Later Inc, 9690 Deereco Rd, 7th Floor, Timonium MD 21093-6991
14654509	+ Email/Text: cms-bk@cms-collect.com	Oct 20 2020 02:02:00	Capital Management Svc, 698 S Ogden St, Buffalo NY 14206-2317
14654511	EDI: CAPITALONE.COM	Oct 20 2020 04:33:00	Capital One, PO Box 30253, Salt Lake City UT 84130-0253
14654512	EDI: CAPITALONE.COM	Oct 20 2020 04:33:00	Capital One, PO Box 30281, Salt Lake City UT 84130-0281
14654510	EDI: CAPITALONE.COM	Oct 20 2020 04:33:00	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
14684078	EDI: CAPITALONE.COM	Oct 20 2020 04:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14654514	+ EDI: CBCSI.COM	Oct 20 2020 04:38:00	Cbc Collections, 250 E Town St, Columbus OH 43215-4631
14654515	+ Email/Text: bankruptcynotices@cbecompanies.com	Oct 20 2020 02:02:00	Cbe Group, 1309 Technology Parkway, Cedar Falls IA 50613-6976
14723972	+ EDI: WFNNB.COM	Oct 20 2020 04:33:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14680113	EDI: CRFRSTNA.COM	Oct 20 2020 04:33:00	Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
14654517	EDI: CRFRSTNA.COM	Oct 20 2020 04:33:00	Credit First Na/firestone, PO Box 81083, Cleveland OH 44181
14654518	EDI: CRFRSTNA.COM	Oct 20 2020 04:33:00	Credit First National Assoc, Po Box 81315, Cleveland OH 44181-0315
14654519	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2020 02:18:54	Credit One Bank, PO Box 98873, Las Vegas NV 89193-8873
14654520	EDI: DISCOVER.COM	Oct 20 2020 04:33:00	Discover Bank, 6500 New Albany Road, Cma-new Albany Enter, New Albany OH 43054
14654521	EDI: DISCOVER.COM	Oct 20 2020 04:33:00	Discover Bank, PO Box 15316, Wilmington DE 19850-5316
14654522	EDI: DISCOVER.COM	Oct 20 2020 04:33:00	Discover Financial Services, PO Box 15316, Wilmington DE 19850
14654523	EDI: DISCOVER.COM	Oct 20 2020 04:33:00	Discover Fincl Svc Llc, 2500 Lake Cook Road, Riverwoods IL 60015-3851
14656132	EDI: DISCOVER.COM	Oct 20 2020 04:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14654526	+ Email/Text: bknotice@ercbpo.com	Oct 20 2020 02:02:00	Enhanced Recovery, 8014 Bayberry Road, Jacksonville FL 32256-7412
14654527	+ Email/Text: data_processing@fin-rec.com	Oct 20 2020 02:02:00	Financial Rec Services, PO Box 385908, Minneapolis MN 55438-5908
14654528	EDI: BLUESTEM	Oct 20 2020 04:38:00	Fingerhut/webbank, 6250 Ridgewood Rd, Saint Cloud MN 56303-0820
14654529	EDI: CRFRSTNA.COM	Oct 20 2020 04:33:00	Firestone, PO Box 81307, Bk 14, Cleveland OH

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			44181-0307
14654530	+ EDI: FSAE.COM	Oct 20 2020 04:38:00	Firstsource Advantage Llc, 205 Bryant Woods South, Amherst NY 14228-3609
14654533	+ EDI: BLUESTEM	Oct 20 2020 04:38:00	Gettington, 6250 Ridgewood Road, Saint Cloud MN 56303-0820
14654534	+ EDI: IIC9.COM	Oct 20 2020 04:38:00	I C System Inc, PO Box 64378, Saint Paul MN 55164-0378
14654535	+ Email/Text: BKRMailOPS@weltman.com	Oct 20 2020 02:02:00	Kay Jewelers, 375 Ghent Rd, Fairlawn OH 44333-4600
14654536	Email/Text: bk@lendingclub.com	Oct 20 2020 02:02:00	Lending Club Corporation, 71 Stevenson St Ste 300, San Francisco CA 94105-2985
14711855	+ EDI: MID8.COM	Oct 20 2020 04:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14654539	+ Email/Text: bknotices@mbandw.com	Oct 20 2020 02:02:00	McCarthy Burgess W, 26000 Cannon Rd, Cleveland OH 44146-1807
14654540	EDI: MID8.COM	Oct 20 2020 04:38:00	Midland Credit Management Inc, 2365 Northside Dr 300, San Diego CA 92108-2709
14654545	EDI: PRA.COM	Oct 20 2020 04:33:00	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk VA 23502-4962
14700790	EDI: PRA.COM	Oct 20 2020 04:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14654546	EDI: PRA.COM	Oct 20 2020 04:33:00	Portfolio Recovery Association, Riverside Commerce Center, 140 Corporate Blvd, Norfolk VA 23502-4962
14654695	+ EDI: PRA.COM	Oct 20 2020 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14654548	Email/Text: bankruptcy@prosper.com	Oct 20 2020 02:02:00	Prosper Marketplace Inc, 221 Main St Ste 300, San Francisco CA 94105-1909
14654547	+ Email/Text: bankruptcy@prosper.com	Oct 20 2020 02:02:00	Prosper Marketplace Inc, 101 2nd St Floor 15, San Francisco CA 94105-3672
14654549	+ Email/Text: bk@rgsfinancial.com	Oct 20 2020 02:01:00	Rgs Financial Inc, 1700 Jay Ell Dr Ste 200, Richardson TX 75081-6788
15021372	+ Email/Text: bncmail@w-legal.com	Oct 20 2020 02:02:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14654550	+ EDI: CBS7AVE	Oct 20 2020 04:38:00	Swiss Colony/credit Department, 1112 7th Ave, Monroe WI 53566-1364
14654551	+ EDI: RMSC.COM	Oct 20 2020 04:33:00	Syncb/amazon, PO Box 965015, Orlando FL 32896-5015
14654552	EDI: RMSC.COM	Oct 20 2020 04:33:00	Syncb/amazon Plcc, PO Box 965036, Orlando FL 32896-5036
14654553	EDI: RMSC.COM	Oct 20 2020 04:33:00	Syncb/care Credit, PO Box 965036, Orlando FL 32896-5036
14654554	EDI: RMSC.COM	Oct 20 2020 04:33:00	Syncb/jc Penneys, PO Box 965036, Orlando FL 32896-5036
14654555	EDI: RMSC.COM	Oct 20 2020 04:33:00	Syncb/lowes, PO Box 965036, Orlando FL 32896-5036
14654557	+ EDI: RMSC.COM	Oct 20 2020 04:33:00	Syncb/paypalsmartconn, PO Box 965005, Orlando FL 32896-5005
14654556	EDI: RMSC.COM	Oct 20 2020 04:33:00	Syncb/paypalsmartconn, PO Box 965036, Orlando

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14654558	EDI: RMSC.COM	Oct 20 2020 04:33:00	FL 32896-5036
14654559	+ EDI: RMSC.COM	Oct 20 2020 04:33:00	Synch/walmart, PO Box 965036, Orlando FL 32896-5036
14654560	EDI: AISTMBL.COM	Oct 20 2020 04:33:00	Synchrony Bank Walmart, PO Box 965024, Orlando FL 32896-5024
14654562	+ EDI: URSI.COM	Oct 20 2020 04:33:00	T-mobile, 12920 Se 38th St, Bellevue WA 98006
			Unit Recovery Systems, 5800 N Course Dr, Houston TX 77072-1613

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage
cr		Stearns Lending, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14654516	##+	Cic Experian Consumer Se, 535 Anton Blvd Ste 100, Costa Mesa CA 92626-7199
14654532	#####	GALAXY ASSET MANAGEMENT, 3715 NORTHSIDE PKWY NW BLDG 300-300, ATLANTA GA 30327-2847, address filed with court:, Galaxy Asset Management, 3715 Northside Parkway Nw, Ste 3-300, Atlanta GA 30327
14654563	##+	Velocity Portfolio Group, 1800 Route 34n, Suite 404a, Wall NJ 07719-9147

TOTAL: 2 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2020 at the address(es) listed below:

Name	Email Address
Brandon Russell Keller	on behalf of Debtor Samantha Marie Gaffey info@kellerlawpgh.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage bnicholas@kmllawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Stearns Lending LLC ecfmail@mwc-law.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

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